TIPS FOR EFFECTIVE USE OF THE MEDICARE PLAN FINDER - October 2020

- <u>You must have or create a MyMedicare.gov account username and password to "log in" to the Plan Finder</u>. This is the only way to access personalized data and save a drug list. If this isn't possible, an anonymous search can be initiated by selecting the "Continue without logging in" link on the Plan Finder home page.   If you need to do an anonymous search, you can enter drugs, but you will not be able to save the drug list.

- To begin, go to Medicare.gov/plan-compare. This will bring you directly to the Plan Finder homepage, where you can click on "Log in or Create Account" or "Continue without logging in." You may also access the Plan Finder from your MyMedicare.gov account by clicking on "Log in/Create Account" from the Medicare.gov homepage.

- To start a Plan Finder search, you need to select what kind of coverage you are looking for. Select either Medicare Advantage or Drug plan. You will be able to switch between those options later. We recommend that you do <u>not</u> select the option to do a Drug Plan (Part D) + Medigap policy.

- The zip code will auto-populate with a logged in search, but it can be changed. In an anonymous search, you will be required to enter the beneficiary's zip code, which will prompt the county of residence to populate.

- For anonymous searches, you must indicate whether you receive help from certain programs (e.g. Extra Help). For logged in searches, your status will auto -populate and cannot be changed.

- When logging in to the Plan Finder using your MyMedicare.gov account username and password, a list of your recent Medicare drug claims (or, if you have previously logged in, your saved drug list) will populate. You can edit, remove or add drugs to this list. <u>Be sure to carefully review all drugs on the list for accuracy of drug, dosage, quantity, and frequency</u>.

- When adding drugs, begin typing the name until you see the drug in the list below. Click on the drug in the list and then click "Add Drug". Then proceed to enter dosage, package type (if applicable), quantity and frequency, and then click "Add to My Drug List".

- Be careful when selecting a drug from the list. Note that certain words may be spelled out fully and/or listed as the first part of the full drug name (e.g. HCL may be listed as Hydrochloride; Lisinopril HCTZ may be listed as Hydrochlorothiazide/Lisinopril, etc.) Also, be sure to look at ALL dosage choices before selecting the frequency.

- When building a drug list, you will not be alerted to a possible duplicate entry, whether it is the same drug or a generic version of a drug already entered.

- Note that when a generic version of a drug is available, by state law, the pharmacist must dispense the generic unless the prescription has specified that the brand name must be dispensed.

- There are five frequency options: every month, every 2 months, every three months, every 6 months and every 12 months.   Entering a frequency of every 2 months is not recommended. It's best to use a frequency of every month whenever possible to get the most accurate retail pharmacy and mail order costs.

- After the complete list of drugs has been entered, click "Done Adding Drugs". The next screen will be Pharmacy selection.

- When selecting pharmacies, you may choose up to five, including mail order. To expand the pharmacy list, you can change the zip code OR you can scroll to the bottom of the screen to view more pages OR you can enter a pharmacy name.   After selections are made, click "Done".

- When you get to the list of plans available, the default sort is "Lowest drug + premium cost." During Open Enrollment, the annual cost for the following year is shown; otherwise, the cost shown is for the remainder of the year.

- The page with the list of plans available includes a filter option, but in most cases, DO NOT use this option.

- To view details for a plan, click on "Plan Details".

- To compare up to three plans, click on "Add to compare" for each plan to compare. When comparing plans, drug cost details will not be on the comparison page.

- Pharmacies are not necessarily listed in order of lowest total cost on the Plan Details page. Be sure to scroll down to identify which pharmacy has the lowest cost.

- Restrictions, including quantity limits (QL), are noted in the "other drug information" section of the Plan Details page. If there is a QL, you can click on it to see the specific limit.

- In order to edit the drug list or change pharmacy selections, click on "Edit your drugs & pharmacies" near the top of the list of plans, or click on "Edit/Remove drugs" under the drug list on the Plan Details page.

- When editing a drug, make sure you check that the dosage, quantity and frequency are all correct, even if only changing one of them.   After editing, you must click on "Add to My Drug List" for the change to be made.

- In order to switch between viewing PDP plans and MA plans, there is a link at the top right of the plans available page, that will bring you to the alternate list of plans. To expand the list, scroll to the bottom of the screen to view more pages.

- When viewing MA plan details, the drug cost details are near the bottom of the screen. You can click on one of the links on the left side of the screen to go directly to a specific section.

- There is a link on the Plan Details page (under the Drug Costs and Coverage section) that says, "See if there's help to lower costs for drugs you take."   Clicking this link takes you out of the Plan Finder to a Medicare.gov page with general information that is not specific to the drugs you entered, including links to sites where you can specify the medication.

- Plan detail printouts can be several pages for one plan. To minimize the number of pages, it may be possible to change the "scale" on your print settings to a custom setting of "55" to reduce the total number of pages. You also can save to PDF and email the documents.

- If you are doing a plan enrollment, first print/save the Plan Details for the plan selected and the comparison with the current plan, if applicable.

- To begin the enrollment process, click on "Enroll" next to the selected plan on the plans available page or on the Plan Details page. Then proceed to enter the required information. **Be sure to print/save the enrollment confirmation page**. Note: If you are enrolling outside of Open Enrollment, you will need to select the Special Enrollment Period that applies.

- *Be sure to logout of the account after you have finished, and always close all Plan Finder browser windows before beginning a new search.*